



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [BCI FINANCIAL GROUP, INC.](#)

City/State [MIAMI, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [22,107,904](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BCI FINANCIAL GROUP, INC.](#)
[1450 BRICKELL AVENUE](#)
[28TH FLOOR](#)
[MIAMI, FL 33131](#)

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019													
Average assets (\$000)	22,189,400			19,071,899			20,351,574			17,237,548			15,075,013													
Net income (\$000)	63,908			52,724			242,961			125,994			162,234													
Number of BHCs in peer group	134			133			130			128			125													
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	2.60	2.55	51	2.67	2.67	48	2.61	2.60	48	2.68	2.77	37	2.73	3.01	28											
+ Non-interest income	0.43	0.97	18	0.42	1.13	14	0.40	1.04	17	0.42	1.21	16	0.43	1.32	10											
- Overhead expense	1.49	2.18	10	1.64	2.28	14	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7											
- Provision for credit losses	0	0.04	40	0.03	-0.12	76	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48											
+ Securities gains (losses)	0	0	43	0.09	0.01	95	0.02	0.01	86	0.06	0.02	81	0.02	0.01	78											
+ Other tax equivalent adjustments	0	0	44	-0.03	0	0	0.10	0	99	0	0	48	0	0	42											
= Pretax net operating income (tax equivalent)	1.52	1.35	67	1.47	1.78	28	1.63	1.66	52	0.98	1.04	42	1.44	1.56	38											
Net operating income	1.15	1.03	65	1.11	1.36	23	1.19	1.26	48	0.73	0.81	36	1.08	1.19	34											
Net income	1.15	1.02	65	1.11	1.35	24	1.19	1.26	48	0.73	0.82	35	1.08	1.19	34											
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17												
Percent of Average Earning Assets																										
Interest income (tax equivalent)	2.97	2.96	50	3.18	3.18	48	3.04	3.06	45	3.50	3.55	44	4.19	4.41	32											
Interest expense	0.20	0.20	59	0.31	0.29	63	0.24	0.25	59	0.60	0.52	65	1.23	1.08	68											
Net interest income (tax equivalent)	2.77	2.75	48	2.88	2.88	45	2.80	2.80	44	2.90	3.01	38	2.95	3.33	27											
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.01	0.09	26	0.02	0.16	21	0.01	0.11	12	0.11	0.27	34	0.01	0.21	9											
Earnings coverage of net loan and lease losses (X)	481.32	38.54	94	123.51	25.70	90	463.73	39.72	96	20.11	22.91	64	187.85	24.40	95											
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.98	1.20	28	1.10	1.49	23	0.97	1.23	27	1.11	1.58	21	0.45	0.83	16											
Allowance for loan and lease losses / Total loans and leases	0.97	1.17	29	1.10	1.47	25	0.97	1.20	29	1.10	1.55	24	0.45	0.81	16											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.47	51	0.64	0.70	55	0.45	0.49	48	0.83	0.71	67	0.43	0.57	37											
30–89 days past due loans and leases / Total loans and leases	0.27	0.32	51	0.27	0.33	52	0.27	0.32	53	0.65	0.39	81	0.28	0.43	38											
Liquidity and Funding																										
Net noncore funding dependence	5.20	-1.97	77	3.81	-0.51	67	2.50	-2.33	65	8.03	3.20	68	19.86	14.45	72											
Net short-term noncore funding dependence	1.30	-6.65	79	-1.81	-6.88	67	-1.62	-7.71	69	1.31	-4.76	72	18.98	3.38	89											
Net loans and leases / Total assets	63.51	59.31	62	63.14	60.99	55	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53											
Capitalization																										
Tier 1 leverage ratio	9.73	9.06	74	9.82	9.15	73	9.78	8.98	74	9.93	9.13	76	10.92	9.76	79											
Holding company equity capital / Total assets	9.47	10.29	36	10.38	10.72	44	10.14	10.71	42	11.18	11.16	49	11.99	12.43	44											
Total equity capital (including minority interest) / Total assets	9.47	10.40	34	10.39	10.85	42	10.15	10.82	41	11.19	11.29	48	12	12.57	42											
Common equity tier 1 capital / Total risk-weighted assets	13.62	12.21	76	14.98	12.57	85	14.20	12.42	78	14.71	12.38	82	13.91	12.17	79											
Net loans and leases / Equity capital (X)	6.71	5.82	71	6.08	5.73	60	5.97	5.53	61	5.95	5.58	58	5.75	5.21	66											
Cash dividends / Net income	0	33.45	4	0	23.13	6	0	28.27	3	0	42.30	4	0	33.12	3											
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02												
Growth Rates																										
Assets	11.94	9.35	73	21.55	16.49	67	18.39	10.50	82	16.87	16.68	54	10.57	9.26	68											
Equity capital	2.08	4.03	58	4.80	9.13	38	7.41	7.46	62	9.01	6.99	67	11.07	10.49	68											
Net loans and leases	12.60	6.29	76	12.04	7.22	72	7.79	3.36	71	12.78	9.07	72	8.05	9.10	62											
Noncore funding	-12.59	-10.65	50	-48.88	-25.09	20	-16.04	-14.79	46	-36.85	-12.18	20	16.90	6.59	75											
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36											
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13											
Equity investment in subsidiaries / Equity capital	99.62	103.47	35	99.53	102.85	28	99.57	103.22	33	99.54	102.81	30	99.49	103.22	26											
Cash from ops + noncash items + op expense / Op expense + dividends	-70	125.04	9	-14.29	98.58	10	-18.92	154.48	1	-134.21	147.24	1	-100	190.27	1											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	126,545	120,371	486,578	477,673	480,846	5.13	141.94
Income from lease financing receivables.....	2,932	3,097	12,480	13,818	13,932	-5.33	215.95
Fully taxable income on loans and leases.....	128,476	122,386	494,766	486,559	489,810	4.98	142.33
Tax-exempt income on loans and leases.....	1,001	1,082	4,292	4,932	4,968	-7.49	365.58
Estimated tax benefit on income on loans and leases.....	1,193	1,194	4,866	0	5,480	-0.08	796.99
Income on loans and leases (tax equivalent).....	130,670	124,662	503,924	491,491	500,258	4.82	144.86
Investment interest income (tax equivalent).....	23,117	14,992	68,652	58,506	68,095	54.20	134.90
Interest on balances due from depository institutions.....	296	220	1,813	1,615	8,067	34.55	-33.78
Interest income on other earning assets.....	842	775	2,993	5,022	6,214	8.65	-23.66
Total interest income (tax equivalent).....	154,925	140,649	577,382	556,634	582,634	10.15	139.24
Interest on time deposits of \$250K or more	486	1,223	3,858	14,492	18,230	-60.26	-50.31
Interest on time deposits < \$250K.....	213	1,048	2,576	8,921	22,567	-79.68	-84.34
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,287	8,210	28,437	48,759	104,965	-11.24	174.05
Interest on other borrowings and trading liabilities.....	2,551	3,042	10,923	23,309	26,069	-16.14	21.59
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	10,537	13,523	45,794	95,481	171,831	-22.08	48.51
Net interest income (tax equivalent).....	144,388	127,126	531,588	461,153	410,803	13.58	150.41
Non-interest income.....	23,789	19,814	82,253	73,112	64,499	20.06	38.14
Adjusted operating income (tax equivalent)	168,177	146,940	613,841	534,265	475,302	14.45	124.59
Overhead expense.....	82,450	78,123	312,464	274,427	245,556	5.54	132.02
Provision for credit losses.....	0	1,500	-7,000	101,600	16,328		-100.00
Securities gains (losses)	0	4,310	3,966	10,052	2,316	-100.00	-100.00
Other tax equivalent adjustments	0	-1,194	21,037	0	0		
Pretax net operating income (tax equivalent).....	84,461	69,891	332,471	169,078	216,634	20.85	117.85
Applicable income taxes	19,312	17,126	63,419	42,986	48,786	12.76	34.19
Tax equivalent adjustments	1,193	0	25,903	0	5,480		796.99
Applicable income taxes (tax equivalent).....	20,505	17,126	89,322	42,986	54,266	19.73	41.18
Minority interest	48	41	188	98	134	17.07	152.63
Net income before discontinued operations, net of minority interest	63,908	52,724	242,961	125,994	162,234	21.21	163.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	63,908	52,724	242,961	125,994	162,234	21.21	163.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	63,956	52,765	243,149	126,092	162,368	21.21	163.78
Investment securities income (tax equivalent).....	23,117	14,992	68,652	58,506	68,095	54.20	134.90
US Treasury and agency securities (excluding mortgage-backed securities)	533	309	1,387	789	46	72.49	610.67
Mortgage-backed securities	21,414	13,545	62,877	50,976	57,474	58.10	138.09
All other securities	1,170	1,138	4,388	6,741	10,575	2.81	51.55
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.79	2.75	54	2.95	2.96	49	2.84	2.85	48	3.23	3.27	47	3.86	4	36
Less: Interest expense	0.19	0.19	62	0.28	0.27	64	0.23	0.23	61	0.55	0.48	65	1.14	0.98	69
Equals: Net interest income (tax equivalent)	2.60	2.55	51	2.67	2.67	48	2.61	2.60	48	2.68	2.77	37	2.73	3.01	28
Plus: Non-interest income	0.43	0.97	18	0.42	1.13	14	0.40	1.04	17	0.42	1.21	16	0.43	1.32	10
Equals: adjusted operating income (tax equivalent)	3.03	3.56	19	3.08	3.87	12	3.02	3.70	12	3.10	4.04	10	3.15	4.41	5
Less: Overhead expense	1.49	2.18	10	1.64	2.28	14	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7
Less: Provision for credit losses	0	0.04	40	0.03	-0.12	76	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0.09	0.01	95	0.02	0.01	86	0.06	0.02	81	0.02	0.01	78
Plus: other tax equivalent adjustments	0	0	44	-0.03	0	0	0.10	0	99	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.52	1.35	67	1.47	1.78	28	1.63	1.66	52	0.98	1.04	42	1.44	1.56	38
Less: Applicable income taxes (tax equivalent)	0.37	0.31	66	0.36	0.40	37	0.44	0.38	72	0.25	0.23	54	0.36	0.36	47
Less: Minority interest	0	0	86	0	0	85	0	0	83	0	0	83	0	0	77
Equals: Net operating income	1.15	1.03	65	1.11	1.36	23	1.19	1.26	48	0.73	0.81	36	1.08	1.19	34
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.15	1.02	65	1.11	1.35	24	1.19	1.26	48	0.73	0.82	35	1.08	1.19	34
Memo: Net income (last four quarters)	1.20	1.17	53	0.81	1.07	22	1.19	1.26	48	0.73	0.82	35	1.08	1.19	33
Net income-BHC and noncontrolling (minority) interest	1.15	1.04	65	1.11	1.37	24	1.19	1.27	46	0.73	0.83	35	1.08	1.20	33
Margin Analysis															
Average earning assets / Average assets	93.98	93.16	64	92.67	93.08	47	93.41	93.08	55	92.36	92.32	51	92.30	91.05	63
Average interest-bearing funds / Average assets	55.12	60.43	25	57.62	62.97	28	55.98	61.99	25	60.91	64.06	37	64.24	65.57	42
Interest income (tax equivalent) / Average earning assets	2.97	2.96	50	3.18	3.18	48	3.04	3.06	45	3.50	3.55	44	4.19	4.41	32
Interest expense / Average earning assets	0.20	0.20	59	0.31	0.29	63	0.24	0.25	59	0.60	0.52	65	1.23	1.08	68
Net interest income (tax equivalent) / Average earning assets	2.77	2.75	48	2.88	2.88	45	2.80	2.80	44	2.90	3.01	38	2.95	3.33	27
Yield or Cost															
Total loans and leases (tax equivalent)	3.83	3.88	52	4.03	4.05	53	4.01	4.01	51	4.06	4.27	41	4.74	5.09	28
Interest-bearing bank balances	0.18	0.18	48	0.10	0.10	47	0.17	0.14	80	0.51	0.27	90	2.65	2.04	82
Federal funds sold and reverse repos	0.33	0.28	64		0.26			0.25			0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.95	2.93	51	3.16	3.15	48	3.01	3.04	45	3.50	3.51	46	4.15	4.36	34
Investment securities (tax equivalent)	1.47	1.78	20	1.39	1.84	19	1.37	1.77	20	1.78	2.25	19	2.26	2.76	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	1.09	69	1.65	1.30	69	1.25	1.14	58	1.43	1.75	34	0.92	2.32	5
Mortgage-backed securities	1.43	1.67	23	1.27	1.60	19	1.27	1.57	24	1.70	2.05	20	2.09	2.61	4
All other securities	1.59	2.75	12	2.01	2.93	20	2	2.81	25	2.07	3.24	11	3.62	4.06	44
Interest-bearing deposits	0.29	0.16	82	0.43	0.26	81	0.34	0.21	78	0.83	0.53	82	1.80	1.10	88
Time deposits of \$250K or more	0.41	0.48	43	0.77	0.82	50	0.65	0.66	51	1.89	1.42	85	2	1.96	49
Time deposits < \$250K	0.49	0.44	64	1.25	0.78	87	1.01	0.62	86	1.28	1.36	42	2.13	1.82	69
Other domestic deposits	0.28	0.13	90	0.38	0.17	89	0.31	0.15	85	0.68	0.36	88	1.69	0.93	90
Foreign deposits	0	0.14	22	0	0.13	25	0	0.14	20	0	0.42	14	0	1.19	6
Federal funds purchased and repos	0.15	0.16	57	0.18	0.18	68	0.17	0.17	69	0.26	0.62	20	0.49	1.86	16
Other borrowed funds and trading liabilities	0.91	1.14	39	0.96	1.38	37	0.92	1.27	37	1.17	1.50	35	1.69	2.38	15
All interest-bearing funds	0.34	0.31	68	0.49	0.42	64	0.40	0.37	63	0.91	0.74	72	1.77	1.49	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	23,789	19,814	82,253	73,112	64,499
Fiduciary activities income	0	13	13	38	63
Service charges on deposit accounts - domestic	5,924	5,562	22,266	17,164	16,953
Trading revenue.....	3,056	974	4,558	3,838	4,820
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	210	138	759	244	115
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,000	1,726	5,383	9,788	10,776
Other non-interest income.....	13,599	11,401	49,274	42,040	31,772
Total overhead expenses	82,450	78,123	312,464	274,427	245,556
Personnel expense.....	48,147	41,217	168,267	118,024	126,492
Net occupancy expense.....	5,196	5,423	22,030	23,054	20,914
Goodwill impairment losses	4,004	4,546	16,168	14,828	14,377
Amortization expenses and impairment loss (other intangible assets).....	4,163	4,565	18,127	18,446	18,177
Other operating expenses.....	20,940	22,372	87,872	100,075	65,596
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	980	873	956	866	881
Average personnel expense per employee.....	49.13	47.21	176.01	136.29	143.58
Average assets per employee.....	22,642.24	21,846.39	21,288.26	19,904.79	17,111.25

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	49.38	61.09	15	53.60	59.31	24	51.31	59.28	19	51.37	62.28	14	52.27	61.29	14
Percent of Average Assets															
Total overhead expense	1.49	2.18	10	1.64	2.28	14	1.54	2.17	11	1.59	2.57	10	1.63	2.69	7
Personnel expense.....	0.87	1.21	14	0.86	1.28	12	0.83	1.21	12	0.68	1.30	5	0.84	1.41	10
Net occupancy expense.....	0.09	0.23	9	0.11	0.24	9	0.11	0.23	11	0.13	0.26	8	0.14	0.28	8
Other operating expenses.....	0.52	0.71	28	0.66	0.73	49	0.60	0.72	38	0.77	0.94	48	0.65	0.97	23
Overhead less non-interest income	1.06	1.18	36	1.22	1.10	56	1.13	1.10	46	1.17	1.25	41	1.20	1.32	38
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	49.03	60.59	15	53.17	58.69	24	50.90	58.83	19	51.37	61.82	16	51.66	60.64	13
Personnel expense.....	28.63	33.94	23	28.05	33.28	23	27.41	32.93	23	22.09	32.36	8	26.61	32.39	20
Net occupancy expense.....	3.09	6.43	11	3.69	6.42	11	3.59	6.23	12	4.32	6.58	14	4.40	6.52	12
Other operating expenses.....	17.31	19.35	39	21.43	18.45	76	19.90	19.18	57	24.96	22.28	76	20.65	21.20	56
Total non-interest income	14.15	26.24	22	13.48	28.42	18	13.40	27.67	17	13.68	28.83	17	13.57	29.23	16
Fiduciary activities income	0	2.31	13	0.01	2.15	24	0	2.20	26	0.01	2.09	24	0.01	1.97	28
Service charges on domestic deposit accounts	3.52	3.51	48	3.79	3.21	59	3.63	3.27	53	3.21	3.27	48	3.57	3.88	43
Trading revenue.....	1.82	0.53	85	0.66	0.97	64	0.74	0.62	69	0.72	1.28	62	1.01	1.18	64
Investment banking fees and commissions.....	0	2.33	7	0	2.51	7	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.12	1.49	34	0.09	0.99	36	0.12	0.60	40	0.05	0.01	58	0.02	0.28	37
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.59	1.74	37	1.17	3.74	36	0.88	3.30	30	1.83	3.92	46	2.27	1.86	67
Other non-interest income.....	8.09	8.92	51	7.76	8.65	53	8.03	9.27	53	7.87	9.65	46	6.68	10.04	31
Overhead less non-interest income	34.88	33.42	50	39.68	29.66	77	37.50	30.52	71	37.68	31.93	65	38.09	31.06	67
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.86	20.83	68	24.50	21.04	83	19.08	21.18	22	25.42	18.63	91	22.52	20.56	65
Applicable income tax + TE / Pretax net operating income + TE	24.28	22.92	66	24.50	22.74	73	26.87	22.67	88	25.42	21.18	82	25.05	23.23	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	10,178,139	8,000,705	9,401,632	7,946,135	8,008,814	27.22	147.50
Commercial and industrial loans	3,234,751	3,980,340	3,226,857	3,780,000	2,085,285	-18.73	187.36
Loans to individuals	57,792	45,321	60,950	56,948	66,991	27.52	-15.50
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0
Agricultural loans	0	920	0	946	3,830	-100.00	-100.00
Other loans and leases	738,076	637,346	758,606	726,907	822,541	15.80	153.26
Less: Unearned income	31,301	57,853	38,643	53,744	14,759	-45.90	-5.64
Loans and leases, net of unearned income	14,177,457	12,606,779	13,409,402	12,457,192	10,972,702	12.46	154.59
Less: Allowance for loan and lease losses	137,828	138,111	129,543	137,189	49,047	-0.20	846.43
Net loans and leases	14,039,629	12,468,668	13,279,859	12,320,003	10,923,655	12.60	152.78
Debt securities that reprice or mature in over 1 year	5,902,496	4,376,589	5,840,282	3,842,366	3,082,102	34.87	225.23
Mutual funds and equity securities	39,234	30,868	30,500	31,409	30,653	27.10	112.82
Subtotal	19,981,359	16,876,125	19,150,641	16,193,778	14,036,410	18.40	170.47
Interest-bearing bank balances	198,445	1,102,323	1,135,900	665,370	250,268	-82.00	-44.46
Federal funds sold and reverse repos	200,000	0	0	0	0	0	0
Debt securities that reprice or mature within 1 year	211,444	139,728	132,984	116,263	258,085	51.33	157.33
Trading assets	33,127	81,592	64,243	125,627	50,802	-59.40	304.68
Total earning assets	20,624,375	18,199,768	20,483,768	17,101,038	14,595,565	13.32	163.23
Non-interest-bearing cash and due from depository institutions	179,959	353,370	181,422	274,327	177,094	-49.07	165.30
Premises, fixed assets, and leases	77,813	83,306	77,298	84,422	77,355	-6.59	20.38
Other real estate owned	1,183	5,920	1,183	796	209	-80.02	227.70
Investment in unconsolidated subsidiaries	0	0	0	0	0	0	0
Intangible and other assets	1,224,574	1,106,724	1,183,708	1,060,342	997,845	10.65	115.69
Total assets	22,107,904	19,749,088	21,927,379	18,520,925	15,848,068	11.94	159.00
Quarterly average assets	22,189,400	19,071,899	21,310,961	18,362,736	15,453,152	16.35	168.72
Average loans and leases (YTD)	13,655,128	12,385,576	12,578,061	12,119,521	10,552,102	10.25	152.16
Memoranda							
Loans held-for-sale	54,929	87,702	68,300	45,374	24,112	-37.37	6574.24
Loans not held-for-sale	14,122,528	12,519,077	13,341,102	12,411,818	10,948,590	12.81	153.64
Real estate loans secured by 1–4 family	2,616,138	2,093,525	2,412,455	2,106,038	2,213,390	24.96	153.63
Commercial real estate loans	7,560,062	5,904,979	6,987,172	5,837,832	5,792,517	28.03	145.53
Construction and land development	920,506	609,520	816,846	557,401	721,449	51.02	92.04
Multifamily	478,797	539,060	484,723	557,044	544,937	-11.18	22.82
Nonfarm nonresidential	6,160,759	4,756,399	5,685,603	4,723,387	4,526,131	29.53	178.77
Real estate loans secured by farmland	1,939	2,201	2,005	2,265	2,907	-11.90	4.92
Total investment securities	6,153,174	4,547,185	6,003,766	3,990,038	3,370,840	35.32	221.23
U.S. Treasury securities	0	0	0	0	19,891	0	0
US agency securities (excluding mortgage-backed securities)	151,077	71,859	160,786	74,684	0	110.24	1296.02
Municipal securities	0	0	0	0	0	0	0
Mortgage-backed securities	5,670,421	4,211,190	5,593,098	3,648,339	3,073,855	34.65	233.48
Asset-backed securities	0	0	0	0	0	0	-100.00
Other debt securities	292,442	233,268	219,382	235,606	246,441	25.37	57.52
Mutual funds and equity securities	39,234	30,868	30,500	31,409	30,653	27.10	112.82
Available-for-sale securities	4,109,395	4,105,319	4,482,750	3,923,471	3,330,029	0.10	114.68
U.S. Treasury securities	0	0	0	0	19,891	0	0
US agency securities (excluding mortgage-backed securities)	126,077	46,859	135,786	49,684	0	169.06	1065.01
Municipal securities	0	0	0	0	0	0	0
Mortgage-backed securities	3,691,876	3,826,192	4,128,582	3,639,181	3,064,697	-3.51	117.12
Asset-backed securities	0	0	0	0	0	0	-100.00
Other debt securities	291,442	232,268	218,382	234,606	245,441	25.48	58.09
Mutual funds and equity securities	0	0	0	0	0	0	-100.00
Held-to-maturity securities appreciation (depreciation)	-158,571	-6,934	-27,201	2	-82	0	0
Available-for-sale securities appreciation (depreciation)	-347,404	-47,438	-76,287	55,987	2,442	0	0
Structured notes, fair value	0	0	0	0	0	0	0
Pledged securities	202,428	572,735	169,385	701,099	128,823	-64.66	-77.35

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,742,411	6,157,909	7,392,216	5,615,919	3,543,130	25.73	250.51
NOW, ATS and transaction accounts	2,803,797	2,538,387	2,713,716	2,125,378	1,694,045	10.46	345.36
Time deposits less brokered deposits < \$250K	144,277	245,361	152,740	266,150	472,878	-41.20	
MMDA and other savings accounts	7,640,039	6,627,060	7,609,886	6,208,504	4,778,344	15.29	263.29
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	18,330,524	15,568,717	17,868,558	14,215,951	10,488,397	17.74	272.56
Time deposits of \$250K or more	450,215	644,843	509,706	625,797	901,980	-30.18	6.07
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	60,909	88,475	100,510	115,499	82,061	-31.16	-79.02
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	350,000	350,000	350,000	350,000	1,850,000	0.00	-67.15
Other borrowings w/remaining maturity over 1 year	760,822	760,942	760,852	871,946	0	-0.02	1421.64
Brokered deposits < \$250K	26,345	41,523	26,799	118,553	462,445	-36.55	-96.25
Noncore funding	1,648,291	1,885,783	1,747,867	2,081,795	3,296,486	-12.59	-34.91
Trading liabilities	573	81,834	11,066	39,257	54,421	-99.30	-92.89
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	34,099	160,791	73,772	111,447	107,632	-78.79	-11.29
Total liabilities	20,013,487	17,697,125	19,701,263	16,448,450	13,946,936	13.09	166.89
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	927,345	927,345	927,345	927,345	927,345	0.00	0.00
Common surplus	589,133	589,132	589,133	589,132	589,131	0.00	2909.00
Retained earnings	811,820	547,482	753,558	510,599	384,606	48.28	682.37
Accumulated other comprehensive income	-235,187	-13,577	-45,645	43,815	-1,415		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,093,111	2,050,382	2,224,391	2,070,891	1,899,667	2.08	102.02
Noncontrolling (minority) interest in subsidiaries	1,306	1,581	1,725	1,584	1,465	-17.39	64.69
Total equity capital, including minority interest	2,094,417	2,051,963	2,226,116	2,072,475	1,901,132	2.07	101.99
Total liabilities and capital	22,107,904	19,749,088	21,927,379	18,520,925	15,848,068	11.94	159.00
Memoranda							
Non-interest-bearing deposits	7,742,411	6,157,909	7,392,217	5,615,919	3,543,130	25.73	250.51
Interest-bearing deposits	11,064,673	10,097,174	11,012,846	9,344,382	8,309,692	9.58	188.33
Total deposits	18,807,084	16,255,083	18,405,063	14,960,301	11,852,822	15.70	211.05
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,224,391	2,055,049	2,070,889	1,899,667	1,710,272		
Accounting restatements	-4,154	0	0	0	0		
Net income	63,908	52,724	242,961	125,994	162,234		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	-1	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-189,542	-57,391	-89,459	45,230	27,161		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,492	0	0	1	0		
Holding company equity capital, ending balance	2,093,111	2,050,382	2,224,391	2,070,891	1,899,667		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.04	37.11	71	40.51	36.10	57	42.88	36.25	65	42.90	36.22	61	50.53	37.78	68
Commercial and industrial loans	14.63	10.78	72	20.15	13.88	81	14.72	10.76	73	20.41	13.52	82	13.16	12.02	60
Loans to individuals	0.26	3.61	22	0.23	3.42	18	0.28	3.36	22	0.31	3.40	21	0.42	4.20	21
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.17	12	0	0.19	30	0	0.18	12	0.01	0.19	30	0.02	0.24	42
Other loans and leases.....	3.34	4.19	54	3.23	4.29	52	3.46	4.47	54	3.92	4.63	53	5.19	5.01	57
Net loans and leases.....	63.51	59.31	62	63.14	60.99	55	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53
Debt securities over 1 year.....	26.70	19.47	74	22.16	16.70	71	26.63	19.46	70	20.75	15.55	73	19.45	14.60	75
Mutual funds and equity securities	0.18	0.06	87	0.16	0.06	80	0.14	0.06	82	0.17	0.05	84	0.19	0.06	88
Subtotal	90.38	80.04	94	85.45	78.43	78	87.34	79.22	83	87.44	78.16	89	88.57	79.65	84
Interest-bearing bank balances	0.90	7.18	5	5.58	9.08	30	5.18	8.50	34	3.59	7.51	24	1.58	3.06	39
Federal funds sold and reverse repos	0.90	0.55	82	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.96	1.65	43	0.71	1.59	35	0.61	1.56	35	0.63	1.68	28	1.63	1.91	61
Trading assets	0.15	0.52	65	0.41	0.56	65	0.29	0.49	65	0.68	1.01	65	0.32	1.19	60
Total earning assets.....	93.29	91.28	74	92.15	91.48	58	93.42	91.77	70	92.33	91.05	64	92.10	89.53	75
Non-interest cash and due from depository institutions.....	0.81	0.96	39	1.79	1	93	0.83	0.82	52	1.48	1.07	85	1.12	1.14	42
Other real estate owned.....	0.01	0.01	48	0.03	0.02	76	0.01	0.01	47	0	0.02	29	0	0.03	14
All other assets.....	5.90	7.70	25	6.06	7.44	31	5.76	7.35	29	6.19	7.82	30	6.79	9.27	22
Memoranda															
Short-term investments	2.76	10.28	13	6.29	11.92	25	5.79	11.47	26	4.22	11.17	18	3.21	7.63	40
U.S. Treasury securities.....	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0.13	1.03	46
US agency securities (excluding mortgage-backed securities)	0.68	0.79	63	0.36	0.73	50	0.73	0.82	63	0.40	0.63	55	0	0.54	13
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	25.65	14.04	88	21.32	12.38	89	25.51	14.14	87	19.70	11.75	87	19.40	11.44	87
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	1.32	0.55	79	1.18	0.46	78	1	0.53	73	1.27	0.42	82	1.56	0.39	87
Loans held-for-sale.....	0.25	0.40	61	0.44	0.46	65	0.31	0.55	61	0.24	0.52	41	0.15	0.39	44
Loans held for investment	63.88	59.15	62	63.39	61.15	55	60.84	58.06	57	67.02	61.72	62	69.08	63.50	53
Real estate loans secured by 1–4 family	11.83	11.67	54	10.60	11.69	47	11	11.46	51	11.37	11.91	48	13.97	13.29	56
Revolving	1.61	1.40	59	1.61	1.51	59	1.47	1.42	57	1.85	1.66	58	2.29	2.07	60
Closed-end, secured by first liens	10.21	9.94	55	8.97	9.76	49	9.52	9.67	51	9.50	9.81	52	11.64	10.69	56
Closed-end, secured by junior liens	0.01	0.17	18	0.02	0.21	17	0.01	0.17	20	0.02	0.22	20	0.03	0.28	23
Commercial real estate loans	34.20	23.42	75	29.90	22.27	68	31.87	22.69	74	31.52	22.22	71	36.55	22.23	84
Construction and land development	4.16	3.49	61	3.09	3.32	50	3.73	3.34	60	3.01	3.40	51	4.55	3.44	66
Multifamily.....	2.17	3.52	42	2.73	3.21	55	2.21	3.57	44	3.01	3.12	58	3.44	3.01	66
Nonfarm nonresidential	27.87	15.11	89	24.08	14.77	82	25.93	14.57	87	25.50	14.72	85	28.56	14.69	89
Real estate loans secured by farmland.....	0.01	0.33	28	0.01	0.33	31	0.01	0.30	31	0.01	0.33	31	0.02	0.36	34

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	71.79	61.87	61	63.46	57.91	53	70.11	61.05	61	63.79	57.15	54	72.99	57.46	73
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	71.79	61.87	61	63.46	57.91	53	70.11	61.05	61	63.79	57.15	54	72.99	57.46	73
Real estate loans secured by 1–4 family.....	18.45	20.07	41	16.61	19.43	41	17.99	19.86	43	16.91	19.43	37	20.17	20.75	46
Revolving	2.50	2.35	56	2.53	2.45	55	2.40	2.43	54	2.76	2.64	56	3.31	3.15	52
Closed-end.....	15.95	17.49	43	14.08	16.76	40	15.59	17.24	43	14.15	16.59	39	16.86	17.39	49
Commercial real estate loans	53.32	38.39	72	46.84	35.36	69	52.11	37.86	74	46.86	34.63	72	52.79	33.52	87
Construction and land development.....	6.49	5.82	59	4.83	5.29	49	6.09	5.65	57	4.47	5.26	48	6.57	5.09	66
1–4 family.....	1.30	1.29	59	1.31	1.05	67	1.33	1.18	61	1.10	0.93	61	1.15	0.94	67
Other.....	5.19	4.49	60	3.52	4.21	46	4.76	4.40	57	3.37	4.19	47	5.43	4.02	69
Multifamily.....	3.38	5.66	37	4.28	5.08	52	3.61	5.78	40	4.47	4.96	52	4.97	4.69	61
Nonfarm nonresidential	43.45	25	88	37.73	23.47	84	42.40	24.56	89	37.92	22.93	86	41.25	22.15	93
Owner-occupied.....	10.20	8.44	61	10.37	7.93	66	10.44	8.29	63	10.66	7.68	69	12.30	7.72	79
Other.....	33.25	16.32	94	27.36	15.25	93	31.96	15.94	94	27.26	14.95	93	28.95	14.34	94
Real estate loans secured by farmland.....	0.01	0.59	25	0.02	0.56	29	0.01	0.54	29	0.02	0.54	30	0.03	0.55	33
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	22.82	18.81	65	31.57	23.16	78	24.06	18.86	69	30.34	22.17	79	19	19.53	53
Loans to individuals	0.41	6.52	20	0.36	6.02	17	0.45	6.24	20	0.46	6.13	18	0.61	7.13	18
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	12	0.01	0.33	29	0	0.34	12	0.01	0.32	30	0.03	0.37	41
Other loans and leases.....	5.21	8.03	50	5.06	8.05	50	5.66	8.75	53	5.84	9.09	52	7.50	9.85	51
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	446.44	395.39	55	402.10	382.51	48	427.80	391.81	55	409.79	381.27	47	468.10	391.26	58
Real estate loans secured by 1–4 family.....	114.75	125.02	46	105.22	124.29	43	109.77	126.06	41	108.61	125.03	43	129.37	138.18	47
Revolving	15.58	14.84	57	16.02	16.14	57	14.66	15.44	56	17.72	17.42	57	21.24	21.26	57
Closed-end.....	99.17	108.83	47	89.19	106.79	43	95.12	108.85	46	90.89	106.14	43	108.12	115.20	48
Commercial real estate loans	331.60	249.33	70	296.77	237.40	63	317.93	245.88	67	301.06	234.65	63	338.56	229.44	73
Construction and land development.....	40.38	36.95	57	30.63	35.26	46	37.17	35.95	55	28.75	35.62	45	42.17	34.95	62
1–4 family.....	8.09	8.02	58	8.32	6.84	66	8.12	7.42	61	7.07	6.34	60	7.35	6.61	62
Other.....	32.28	28.49	58	22.31	28.01	43	29.05	28.11	52	21.68	28.16	42	34.82	27.32	64
Multifamily.....	21	37.99	40	27.09	34.02	51	22.06	38.66	39	28.73	32.74	53	31.85	31.04	58
Nonfarm nonresidential	270.23	160.85	88	239.05	157.71	81	258.71	158.05	86	243.59	155.06	82	264.54	152.10	84
Owner-occupied.....	63.44	53.96	62	65.69	52.99	63	63.68	52.99	62	68.49	52.37	67	78.87	53.07	70
Other.....	206.79	105.37	91	173.36	102.29	85	195.03	102.54	90	175.10	100.54	86	185.67	97.41	88
Real estate loans secured by farmland.....	0.09	3.46	28	0.11	3.50	30	0.09	3.22	30	0.12	3.44	29	0.17	3.60	31
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	141.88	113.45	69	200.05	145.22	77	146.83	114.45	70	194.94	139.91	75	121.88	122.02	50
Loans to individuals	2.53	36.67	19	2.28	35.91	17	2.77	34.55	19	2.94	37.47	19	3.92	43.51	20
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.66	12	0.05	1.94	30	0	1.86	12	0.05	1.88	30	0.22	2.18	41
Other loans and leases.....	32.37	47.86	47	32.03	47.52	48	34.52	51.06	51	37.49	49.54	53	48.08	52.44	58
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.12	30.57	77	36.47	27.81	71	41.67	30.07	75	36.20	27.32	72	40.49	26.45	84
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	268.17	198.65	73	231.09	185.94	60	254.26	195.33	70	232.57	183.76	61	259.69	178.57	73
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	331.60	256.17	67	296.77	243.39	63	317.93	252.85	66	301.06	240.85	61	338.56	236.10	73

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.76	10.28	13	6.29	11.92	25	5.79	11.47	26	4.22	11.17	18	3.21	7.63	40
Liquid assets	29.10	28.10	53	29.47	27.16	58	32.54	29.03	58	25.85	26.22	56	22.54	22.44	62
Investment securities	27.83	21.67	69	23.02	18.78	67	27.38	21.63	67	21.54	17.85	68	21.27	16.99	73
Net loans and leases	63.51	59.31	62	63.14	60.99	55	60.56	58.67	55	66.52	61.58	62	68.93	63.77	53
Net loans, leases and standby letters of credit	63.98	60.12	61	63.59	61.79	53	60.99	59.49	53	66.99	62.48	61	69.51	64.84	52
Core deposits	82.91	76.85	73	78.83	73.69	58	81.49	75.71	68	76.76	70.67	57	66.18	63.09	44
Noncore funding	7.46	9.46	53	9.55	11.95	51	7.97	10.30	51	11.24	14.13	51	20.80	19.36	65
Time deposits of \$250K or more	2.04	1.46	72	3.27	1.96	79	2.32	1.58	76	3.38	2.11	77	5.69	2.94	87
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.28	1.11	40	0.45	1.22	43	0.46	1.23	43	0.62	1.47	44	0.52	1.94	42
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.63	0.44	11	0.45	0.60	55	0.46	0.54	57	0.62	0.54	58	0.52	0.48	55
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.58	1.03	71	1.77	1.11	70	1.60	1	69	1.89	1.24	72	11.67	3.01	95
Earning assets that reprice within 1 year	26.49	36.68	25	40.37	38.67	52	29.90	37.37	32	36.90	39.38	42	36.50	39.29	39
Interest-bearing liabilities that reprice within 1 year	2.62	6.16	22	3.56	7.73	21	2.90	6.39	22	4.04	8.20	22	10.16	10.19	65
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	23.87	29.01	39	36.81	29.49	65	27	29.65	42	32.86	29.11	55	26.35	26.63	44
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.20	-1.97	77	3.81	-0.51	67	2.50	-2.33	65	8.03	3.20	68	19.86	14.45	72
Net short-term noncore funding dependence	1.30	-6.65	79	-1.81	-6.88	67	-1.62	-7.71	69	1.31	-4.76	72	18.98	3.38	89
Short-term investment / Short-term noncore funding	70.11	265.83	17	132.68	246.74	37	132.25	273.46	31	78.61	184.19	23	16.02	77.77	20
Liquid assets - short-term noncore funding / Nonliquid assets	35.49	35.38	54	35.07	30.67	60	41.75	36.68	61	27.63	28.18	57	3.25	16.97	26
Net loans and leases / Total deposits	74.65	73.06	56	76.71	76.22	52	72.15	72.79	50	82.35	79.43	60	92.16	90.31	52
Net loans and leases / Core deposits	76.59	78.05	52	80.09	83.77	50	74.32	78.25	48	86.66	88.34	54	104.15	103.93	59
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.40	-3.53	18	-0.37	0.62	14	-1.32	0.12	11	0	1.57	11	0	0.72	7
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.22	-8.82	14	-2.56	1.31	3	-3.69	-0.25	3	3.11	4.31	41	0.15	1.36	21
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	32.58	20.27	68	9.04	12.84	53	24.83	14.28	70	0.88	11.38	39	0.30	12.67	36
Available-for-sale securities	66.78	77.97	31	90.28	85.49	46	74.67	83.77	29	98.33	87.23	60	98.79	85.40	69
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0.59	6.15	41
US agency securities (excluding mortgage-backed securities)	2.46	3.73	59	1.58	4.35	46	2.68	4.12	59	1.87	4.01	51	0	3.49	13
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	92.15	65.55	89	92.61	66.67	88	93.16	66.54	91	91.44	66.64	83	91.19	67.43	84
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.75	3.16	71	5.13	3.05	74	3.65	3.08	64	5.90	3.01	78	7.31	2.94	83
Mutual funds and equity securities	0.64	0.30	77	0.68	0.36	76	0.51	0.29	76	0.79	0.35	77	0.91	0.40	76
Debt securities 1 year or less	3.44	8.63	35	3.07	9.29	28	2.22	7.78	25	2.91	10.55	21	7.66	11.86	47
Debt securities 1 to 5 years	11.42	18.50	39	16.95	16.09	58	16.08	18.25	51	20.36	17.03	60	23.85	17.94	65
Debt securities over 5 years	84.51	70.45	72	79.30	72.48	52	81.20	71.11	64	75.94	69.86	54	67.58	66.02	40
Pledged securities	3.29	29.79	8	12.60	33.48	21	2.82	32.26	10	17.57	35.67	30	3.82	30.57	10
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-50.90	-1.29	11	202.90	156.41	70	62.34	27.98	74	53.76	183.32	33	-0.39	26.69	39
Investment securities	35.32	28.40	67	33.24	31.91	65	50.47	31.36	77	18.37	23.62	49	20.19	11.75	76
Core deposits	17.74	14.47	70	50.49	29.18	89	25.69	16.94	82	35.54	26.88	82	8.58	11.23	53
Noncore funding	-12.59	-10.65	50	-48.88	-25.09	20	-16.04	-14.79	46	-36.85	-12.18	20	16.90	6.59	75

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,908,560	1,386,058	1,645,099
Commit: Secured commercial real estate loans	1,003,970	542,624	724,281	427,962	733,332
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	104,646	89,953	94,562	87,212	92,794
Standby letters of credit	113	422	48	14	53
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,579,715	3,415,969	3,530,323	3,446,459	3,086,187
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						8.70	22.78	5	7.48	22.01	5	10.38	23.52	10	
Standby letters of credit	0.47	0.64	52	0.46	0.67	47	0.43	0.65	47	0.47	0.71	45	0.59	0.84	50
Commercial and similar letters of credit	0	0.02	45	0	0.02	47	0	0.02	43	0	0.02	42	0	0.02	40
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	16.19	45.51	51	17.30	42.67	47	16.10	46.30	51	18.61	48.62	48	19.47	68.47	48
Interest rate contracts	16.19	33.09	54	17.30	30.32	50	16.10	32.46	53	18.61	34.36	51	19.47	47.31	50
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.59	11	0	2	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	16.19	19.54	58	17.30	20.33	58	16.10	20.49	58	18.61	20.83	58	19.47	28.86	61
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						15.17	44.98	6	11.44	42.82	6	15.59	45.53	9	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,579,715	3,415,969	3,530,323	3,446,459	3,086,187
Interest rate contracts	3,579,715	3,415,969	3,530,323	3,446,459	3,086,187
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,579,715	3,415,969	3,530,323	3,446,459	3,086,187
Held for trading	2,904,715	2,740,969	2,855,323	2,771,459	2,436,187
Interest rate contracts	2,904,715	2,740,969	2,855,323	2,771,459	2,436,187
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	675,000	675,000	675,000	675,000	650,000
Interest rate contracts	675,000	675,000	675,000	675,000	650,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,579,715	3,415,968	3,530,323	3,446,459	3,086,187
One year or less	41,225	132,323	68,263	87,872	325,000
Over 1 year to 5 years	1,651,738	1,186,453	1,678,671	1,148,971	1,137,237
Over 5 years	1,886,752	2,097,192	1,783,389	2,209,616	1,623,950
Gross negative fair value (absolute value)	33,235	86,338	66,725	135,687	56,445
Gross positive fair value	90,150	117,126	90,868	133,758	50,964
Held for trading	33,156	80,839	64,066	124,430	50,828
Non-traded	56,994	36,287	26,802	9,328	136
Current credit exposure on risk-based capital derivative contracts	90,150	117,126	90,868	133,758	50,828
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	10.22	9	0	12.82	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	6.03	8	0	8.11	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.74	8	0	7.80	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.58	95	100	69.64	95	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	81.14	38.74	70	80.24	42.14	68	80.88	40.42	70	80.41	43.53	68	78.94	44.16	67
Interest rate contracts	81.14	32.48	81	80.24	36.29	76	80.88	34.15	79	80.41	36.62	79	78.94	37.24	78
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	18.86	61.26	29	19.76	57.86	31	19.12	59.58	29	19.59	56.47	31	21.06	55.84	32
Interest rate contracts	18.86	57.41	31	19.76	54.11	32	19.12	56.71	29	19.59	53.82	32	21.06	52.22	33
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	92.63	72	100	90.92	72	100	92.53	76	100	91.48	75	100	93.86	75
One year or less	1.15	27.97	12	3.87	26.80	23	1.93	27.56	16	2.55	32.05	13	10.53	32.17	34
Over 1 year to 5 years	46.14	26.35	75	34.73	28.69	59	47.55	27.01	78	33.34	27.06	60	36.85	30.45	59
Over 5 years	52.71	29.53	76	61.39	30.03	81	50.52	29.89	71	64.11	29.56	83	52.62	28.09	75
Gross negative fair value (absolute value)	0.93	1.21	35	2.53	1.21	88	1.89	0.98	86	3.94	1.55	90	1.83	0.83	86
Gross positive fair value	2.52	1.52	79	3.43	1.70	96	2.57	1.34	94	3.88	2.23	87	1.65	1.19	74
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	41	0.05	0.05	73	0.03	0.04	71	0.08	0.07	75	0.03	0.06	70
Gross positive fair value (X)	0.04	0.06	64	0.06	0.07	66	0.04	0.05	66	0.07	0.09	59	0.03	0.07	51
Held for trading (X)	0.02	0.04	67	0.04	0.05	67	0.03	0.04	71	0.07	0.07	67	0.03	0.06	63
Non-traded (X)	0.03	0.01	81	0.02	0.01	69	0.01	0.01	73	0.01	0.02	45	0	0.01	17
Current credit exposure (X)	0.04	0.04	73	0.06	0.05	69	0.04	0.04	73	0.07	0.06	63	0.03	0.05	54
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.57	0.47	73	0.95	0.61	78	0.62	0.46	75	1.09	0.85	70	0.43	0.73	62

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		129,543		137,189		137,189		49,047		33,930					
Gross losses		217		637		1,004		14,378		2,818					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		44		59		358		920		1,607					
Net losses		173		578		646		13,458		1,211					
Provision for loan and lease losses		0		1,500		-7,000		101,600		16,328					
Adjustments		8,458		0		0		0		0					
Ending balance		137,828		138,111		129,543		137,189		49,047					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	0	0.04	44	0.03	-0.11	76	-0.03	-0.09	61	0.59	0.51	62	0.11	0.15	48
Provision for loan and lease losses / Average loans and leases	0	0.06	44	0.05	-0.20	76	-0.06	-0.16	62	0.84	0.82	58	0.15	0.24	42
Provision for loan and lease losses / Net loan and lease losses	0	49.50	37	259.52	-168.35	87	-1,083.59	-105.48	8	754.94	487.86	80	1,348.31	130.58	98
Allowance for loan and lease losses / Total loans and leases not held for sale	0.98	1.20	28	1.10	1.49	23	0.97	1.23	27	1.11	1.58	21	0.45	0.83	16
Allowance for loan and lease losses / Total loans and leases	0.97	1.17	29	1.10	1.47	25	0.97	1.20	29	1.10	1.55	24	0.45	0.81	16
Allowance for loan and lease losses / Net loans and leases losses (X)	199.17	38.27	91	59.74	18.09	89	200.53	21.39	97	10.19	11.58	65	40.50	8.03	94
Allowance for loan and lease losses / Nonaccrual assets	222.18	355.27	38	184.77	291.29	32	217.02	364.13	34	133.04	299.17	18	103.42	218.72	24
ALLL / 90+ days past due + nonaccrual loans and leases	222.18	284.19	45	184.77	246.27	39	217.02	287.08	46	133.04	244.34	25	103.42	151.73	38
Gross loan and lease losses / Average loans and leases	0.01	0.17	8	0.02	0.24	10	0.01	0.19	3	0.12	0.34	23	0.03	0.28	7
Recoveries / Average loans and leases	0	0.07	5	0	0.08	5	0	0.08	6	0.01	0.07	8	0.02	0.08	14
Net losses / Average loans and leases	0.01	0.09	26	0.02	0.16	21	0.01	0.11	12	0.11	0.27	34	0.01	0.21	9
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	4.38	10.98	17	0.41	7.39	4	2.49	34.67	3	32.65	33.98	56	38.22	36.22	65
Earnings coverage of net loan and lease losses (X)	481.32	38.54	94	123.51	25.70	90	463.73	39.72	96	20.11	22.91	64	187.85	24.40	95
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	0.01	-0.01	82	0.01	0.03	51	0	0.02	44	0	0.04	19	0.01	0.01	56
Real estate loans secured by 1–4 family	0.02	-0.02	92	0.02	-0.01	80	0	-0.02	75	0	0.01	41	0	0.01	47
Revolving	0.18	-0.08	99	0.16	-0.03	90	0.02	-0.07	84	0	0.01	45	0.08	0.02	77
Closed-end	0	-0.02	70	0	-0.01	63	0	-0.01	67	0	0	44	-0.02	0	20
Commercial real estate loans	0	0	53	0	0.05	43	0	0.04	24	0	0.07	12	0.02	0.01	65
Construction and land development	0	-0.02	51	0	0	57	0	0	49	0	0	45	0	-0.01	45
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	45	0	0	57	0	0	46	0	0	37	0	-0.01	42
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0	0.05	20	0	0.11	8	0.02	0.02	65
Owner-occupied	0	0	64	0	0.01	50	0	0.01	28	0	0.02	26	-0.01	0.01	14
Other	0	0	54	0	0.06	41	0	0.04	25	0	0.08	12	0.03	0.01	81
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0	0.11	40	0.01	0.20	27	0.01	0.17	20	0.28	0.47	42	0	0.37	6
Loans to individuals	0.70		2.69	1.06	89	0.51	0.71	51	0.60	1.13	37	0.29	1.17	18	
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans		0		0	0.02	50		0.02		0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0		0		0		0	
Other loans and leases	0.01	0.16	50	0	0.09	57	0.01	0.10	47	0.35	0.15	80	0	0.15	9

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		38,406		33,863		35,720		81,545		30,809
90+ days past due loans and leases		0		0		0		0		0
Nonaccrual loans and leases		62,035		74,746		59,691		103,115		47,424
Total past due and nonaccrual loans and leases		100,441		108,609		95,411		184,660		78,233
Restructured 30–89 days past due		0		0		0		2,162		55
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		8,776		5,987		10,282		5,252		4,361
Total restructured loans and leases		8,776		5,987		10,282		7,414		4,416
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		6,319		11,086		3,499		15,807		9,508
Other real estate owned		1,183		5,920		1,183		796		209
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.27	0.32	51	0.27	0.33	52	0.27	0.32	53	0.65
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0
Nonaccrual loans and leases	0.44	0.44	54	0.59	0.65	52	0.45	0.46	51	0.83
90+ days past due and nonaccrual loans and leases	0.44	0.59	41	0.59	0.82	42	0.45	0.62	38	0.83
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0.02
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.06	0.10	48	0.05	0.13	35	0.08	0.10	51	0.04
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.27	0.32	51	0.27	0.33	52	0.27	0.32	53	0.65
90+ days past due assets	0	0.10	9	0	0.11	8	0	0.10	9	0
Nonaccrual assets	0.44	0.45	54	0.59	0.66	51	0.45	0.47	51	0.83
30+ days past due and nonaccrual assets	0.71	0.94	45	0.86	1.18	41	0.71	0.97	41	1.48
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.28	0.35	48	0.38	0.50	45	0.27	0.36	41	0.56
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.36	49	0.41	0.53	44	0.28	0.37	40	0.56
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.31	0.41	45	0.46	0.58	43	0.29	0.41	41	0.66
Allowance for loan and lease losses	50.45	62.77	48	66.43	69.27	54	49.69	62.64	48	88.84
Equity capital + allowance for loan and lease losses	3.12	3.67	45	4.19	5.03	47	2.73	3.60	41	5.52
Tier 1 capital + allowance for loan and lease losses	3.05	4.23	37	4.61	5.96	41	2.93	4.30	37	6.29
Loans and leases + other real estate owned	0.49	0.69	37	0.73	0.97	40	0.48	0.71	38	0.98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.28	0.26	59	0.35	0.31	66	0.15	0.26	34	0.96	0.39	89	0.35	0.38	59
	90+ days past due		0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.40	0.51	49	0.71	0.76	57	0.44	0.52	51	1.02	0.76	73	0.41	0.46	51
Commercial and industrial	30–89 days past due		0.25	0.26	59	0.15	0.22	46	0.68	0.24	90	0.08	0.23	23	0.12	0.31	25
	90+ days past due		0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.65	0.53	67	0.44	0.69	41	0.54	0.57	59	0.45	0.75	35	0.27	0.83	22
Individuals	30–89 days past due		0.69	0.67	60	0	0.53	5	0.20	0.63	25	4.38	0.83	98	0	0.83	5
	90+ days past due		0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0	0.16	11	0	0.22	10	1.10	0.17	93	8.69	0.28	95	0	0.17	11
Depository institution loans	30–89 days past due			0			0.01			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.01			0			0				0			0
Agricultural	30–89 days past due			0.16		0	0.17	31		0.07		0	0.17	28	0	0.24	26
	90+ days past due			0		0	0	44		0		0	0	44	0	0	42
	Nonaccrual.....			0.71		0	0.44	25		0.70		0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.26	0.13	80	0	0.13	16	0	0.12	16	0	0.18	34	0	0.20	14
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.04	0.08	60	0.09	0.15	60	0.04	0.09	60	0.08	0.15	60	1.11	0.13	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.97	0.44	89	0.66	0.47	73	0.50	0.46	64	2.20	0.65	92	1.08	0.67	83
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	1.45	0.68	84	1.69	0.88	88	1.16	0.71	81	1.90	0.89	88	0.96	0.73	72
Revolving	30–89 days past due	2.75	0.27	96	0.10	0.31	27	0.02	0.28	21	1.43	0.48	90	0.49	0.45	55
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.30	1.02	32	0.50	1.31	35	0.48	1.18	46	0.75	1.13	51	0.66	1	50
Closed-end	30–89 days past due	0.69	0.46	75	0.76	0.48	76	0.58	0.49	66	2.36	0.65	94	1.20	0.70	81
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	1.63	0.66	87	1.91	0.85	90	1.26	0.67	85	2.13	0.87	88	1.01	0.70	76
Junior lien	30–89 days past due	0	0.01	12	0	0.01	9	0	0.01	24	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	19	0	0.05	12	0	0.03	8	0	0.04	13	0	0.04	8
Commercial real estate	30–89 days past due	0.03	0.16	24	0.24	0.22	64	0.02	0.15	24	0.51	0.26	80	0.07	0.18	35
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.04	0.37	11	0.36	0.62	37	0.19	0.38	37	0.70	0.62	61	0.20	0.23	50
Construction and development	30–89 days past due	0	0.19	17	0	0.22	31	0	0.17	17	0.10	0.28	48	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	2.54	0.50	88	0	0.20	15	2.78	0.41	90	0	0.20	12
1–4 family	30–89 days past due	0	0.03	29	0	0.03	62	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	57	0	0.02	30
Other	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0.10	0.22	56	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	2.54	0.43	89	0	0.16	18	2.78	0.35	90	0	0.17	14
Multifamily	30–89 days past due	0.44	0.06	90	0.52	0.08	91	0.16	0.07	78	0.35	0.09	86	0.71	0.08	93
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.21	0.12	79	0.47	0.13	84	0.28	0.17	78	0.22	0.11	80	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.01	0.13	17	0.24	0.20	65	0.02	0.13	23	0.58	0.23	82	0.01	0.14	14
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.03	0.45	11	0.06	0.78	7	0.21	0.45	33	0.51	0.80	44	0.25	0.28	51
Owner Occupied	30–89 days past due	0.01	0.04	32	0.09	0.06	77	0.01	0.04	31	0.19	0.07	86	0.01	0.07	20
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.02	0.17	19	0.03	0.32	15	0.12	0.17	46	0.03	0.27	12	0.24	0.16	68
Other	30–89 days past due	0	0.08	12	0.14	0.12	66	0.01	0.08	38	0.39	0.14	83	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.01	0.24	21	0.03	0.40	16	0.09	0.23	39	0.48	0.44	60	0.01	0.10	26
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,516,478	1,516,477	1,516,478	1,516,477	1,516,476											
Retained earnings	811,820	547,482	753,558	510,599	384,606											
Accumulated other comprehensive income (AOCI)	-235,187	-13,577	-45,645	43,815	-1,415											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,093,111	2,050,382	2,224,391	2,070,891	1,899,667											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	182,461	210,289	197,688	225,947	239,202											
Accumulated other comprehensive income-related adjustments	-231,379	-11,516	-41,431	43,070	-1,420											
Other deductions from common equity tier 1 capital	0	0	0	0	4											
Subtotal:	2,142,029	1,851,609	2,068,134	1,801,874	1,661,881											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	2,142,029	1,851,609	2,068,134	1,801,874	1,661,881											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	0	0	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	0	0	0	0	0											
Tier 1 Capital	2,142,029	1,851,609	2,068,134	1,801,874	1,661,881											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	138,294	142,405	132,983	141,483	52,005											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	138,294	142,405	132,983	141,483	52,005											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	138,294	142,405	132,983	141,483	52,005											
Exited advanced approach tier 2 capital																
Total capital	2,280,323	1,994,014	2,201,117	1,943,357	1,713,886											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	22,189,400	19,071,899	21,310,961	18,362,736	15,453,152											
Less: Deductions from common equity tier 1 capital	182,461	210,290	156,256	225,946	239,205											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	22,006,939	18,861,609	21,154,705	18,136,790	15,213,947											
Total risk-weighted assets	15,727,408	12,363,696	14,559,232	12,253,256	11,949,082											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	13.62	12.18	76	14.98	12.54	85	14.21	12.37	78	14.71	12.35	82	13.91	12.11	79	
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A	13.62	12.88	71	14.98	13.31	79	14.21	13.11	70	14.71	13.08	79	13.91	12.78	73	
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A	14.50	14.72	57	16.13	15.37	70	15.12	14.91	61	15.86	15.23	69	14.34	14.36	62	
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage	9.73	9.06	74	9.82	9.15	73	9.78	8.98	74	9.93	9.13	76	10.92	9.76	79	
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		505,473			380,996			502,136			378,375			347,274		32.67	225.03

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			7.32					
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.17	12.22	88	19.15	11	85	22.85	12	93	19.51	11.03	84	20.30	11.51	83			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	120,624		169,172		132,101		182,707		206,699
Real estate loans.....	116,371		162,648		126,776		175,302		186,175
Commercial and industrial loans	4,253		6,524		5,325		7,405		20,524
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	1,000		1,000		1,000		1,000		1,000
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	121,624		170,172		133,101		183,707		207,699
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33
Cost: Interest-bearing deposits.....	0	0.14	22	0	0.13	25	0	0.14	20
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.72			0.37			0.20	
Commercial and industrial loans		1.62			1.94			0.79	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	-28.70	10.28	15	-38.58	-6.17	12	-27.70	6.83	12
Total selected assets.....	-28.53	17.19	11	-38.44	-2.56	14	-27.55	9.48	12
Deposits		-5.48			2.95			0.73	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	0	0	1	3		-100.00
Dividends		0	0	0	0	0		
Interest		0	0	0	1	3		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		0	0	0	1	3		-100.00
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		0	0	0	1	3		-100.00
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	0	0		
Other expenses		10	14	37	76	62	-28.57	-23.08
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		10	14	37	76	62	-28.57	-23.08
Income (loss) before taxes		-10	-14	-37	-75	-59		
Applicable income taxes (credit)		0	1	9	50	86	-100.00	
Extraordinary items								
Income before undistributed income of subsidiaries		-10	-15	-46	-125	-145		
Equity in undistributed income of subsidiaries		63,908	52,740	243,007	126,119	162,379	21.18	163.66
Bank subsidiaries		63,908	52,740	243,007	126,119	162,379	21.18	163.66
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		63,898	52,725	242,961	125,994	162,234	21.19	163.75
Memoranda								
Bank net income		63,908	52,740	243,007	126,119	162,379	21.18	163.66
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

